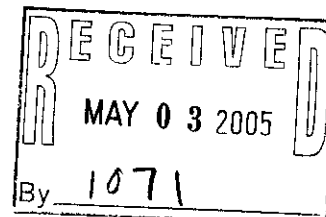


John Howard Pearson, Jr
P R E S I D E N T

Gateway Center
10 George Street
Lowell, MA 01852-2220

Phone 978-452-5744
Toll-Free 1-888-285-7251
Fax 978-442-5575
E-mail jpearson@butlerbank.com



April 22, 2005

Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

RE: RIN Number 3064-AC89

Dear Mr. Feldman:

We support the proposal issued by the FDIC that would amend the definition of a small institution to be a bank that is under \$1 billion in assets and we believe that this change will provide much needed regulatory burden relief for us and other community bankers. It seems that every week there is a new or additional regulation with which we must comply. This is one example of regulatory burden relief that will really make a difference and we would much rather use the limited resources available to our bank to serve our community than to collect and maintain data and documents to prove to examiners that we are meeting the needs of our community.

Compliance with the Community Reinvestment Act is something we take very seriously at our bank. We don't just believe it is the right thing to do; we believe it is the right business thing to do. No community bank can survive and compete without meeting the needs of its customers and communities. We believe in our community and in our customers and want to work with them to provide products and services that best meet their credit needs. We do not need a complicated examination process to show that we are complying with the law.

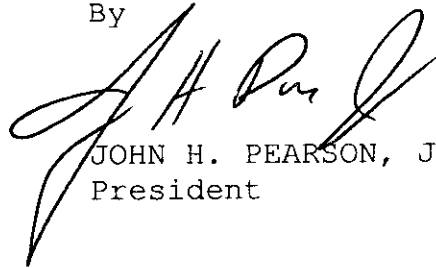
We strongly urge you to amend the definition of a small bank for CRA purposes to be an institution with less than \$1 billion in assets. This is a good proposal and is the right thing to do.

Thank you for considering my views.

Very truly yours,

BUTLER BANK

By

A handwritten signature in black ink, appearing to read "J H Pearson Jr", written over the printed name and title.

JOHN H. PEARSON, JR.
President

JHP, JR:ma